

**Information to identify the case:**

Debtor 1:	<b>Elizabeth Berardinelli</b>	Social Security number or ITIN:	xxx-xx-4943
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	7 12/20/22
Case number:	22-70424-JAD		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elizabeth Berardinelli	
2. All other names used in the last 8 years		
3. Address	122 E. Cherry Ave. Altoona, PA 16601	
4. Debtor's attorney Name and address	Theresa C Homady Homady & Corcoran, LLC 104 S. Center St. Suite 212 Ebensburg, PA 15931	Contact phone 814-696-4020 Email: thomady1@msn.com
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

Debtor **Elizabeth Berardinelli**

Case number **22-70424-JAD**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 12/21/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 23, 2023 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 3/24/23</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Elizabeth Berardinelli  
Debtor

Case No. 22-70424-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Dec 21, 2022

User: auto  
Form ID: 309A

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2022:

Recip ID	Recipient Name and Address
db	+ Elizabeth Berardinelli, 122 E. Cherry Ave., Altoona, PA 16601-4407
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15556202	+ Old Navy, PO Box Box 13337, Philadelphia, PA 19101-3337
15556205	+ Stanley Sral, Jr, 122 E. Cherry Ave., Altoona, PA 16601-4407
15556207	+ Wayfair Cedit Card, PO Box Box 70267, Philadelphia, PA 19176-0267

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: thomady1@msn.com	Dec 22 2022 00:13:00	Theresa C Homady, Homady & Corcoran, LLC, 104 S. Center St., Suite 212, Ebensburg, PA 15931
tr	EDI: BLMSWOPE	Dec 22 2022 05:14:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Dec 22 2022 05:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 22 2022 05:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 00:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Dec 22 2022 00:13:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15556193	+ EDI: RMSC.COM	Dec 22 2022 05:14:00	Amazon, PO Box Box 960013, Orlando, FL 32896-0013
15556194	+ Email/PDF: bncnotices@becket-lee.com	Dec 22 2022 00:26:15	American Express National Bank, 4315 S. 2700 West, Salt Lake City, UT 84184-0001
15556195	EDI: BANKAMER.COM	Dec 22 2022 05:14:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
15556196	EDI: CAPITALONE.COM	Dec 22 2022 05:14:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-7

User: auto

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Date Rcvd: Dec 21, 2022

Form ID: 309A

Total Noticed: 21

15556198	+ EDI: CITICORP.COM	Dec 22 2022 05:14:00	Citibank NA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15556199	+ EDI: WFNNB.COM	Dec 22 2022 05:14:00	Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
15556200	+ EDI: DISCOVER.COM	Dec 22 2022 05:14:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
15556197	EDI: JPMORGANCHASE	Dec 22 2022 05:14:00	Chase, Customer Service, PO Box 15299, Wilmington, DE 19850-5299
15556201	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 22 2022 00:13:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15556204	Email/Text: bankruptcynotices@psecu.com	Dec 22 2022 00:13:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
15556203	Email/PDF: ebnotices@pnmac.com	Dec 22 2022 00:14:44	PennyMac Loan Services, LLC, ATTN: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
15556206	EDI: RMSC.COM	Dec 22 2022 05:14:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2022 at the address(es) listed below:

Name	Email Address
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Theresa C Homady	on behalf of Debtor Elizabeth Berardinelli thomady1@msn.com homadylaw@gmail.com;HomadyCorcoranLLC@jubileebk.net

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